

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Robert Korda  
Debtor

Case No. 23-00511-MJC  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-5  
Date Rcvd: Apr 11, 2023

User: AutoDocket  
Form ID: pdf002

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Total Noticed: 16

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 13, 2023:**

Recip ID	Recipient Name and Address
db	+ Robert Korda, PO Box 38, 1300 Corby Road, Luzerne, PA 18709-0038
5526964	+ Back Mt. Regional Fire & EMS, 184 E Center Hill Road, Dallas, PA 18612-1154
5526968	+ DIRECTV, 2260 E Imperial Hwy, El Segundo, CA 90245-3501
5526971	+ Eastern Revenue, Inc., 601 Bresher Road, Horsham, PA 19044-2202
5526974	+ Plains Township Ambulance Assoc., 90 Maffett Street, Plains, PA 18705-1933

TOTAL: 5

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
5526966	Email/Text: Bankruptcy.RI@Citizensbank.com	Apr 11 2023 18:39:00	Citizens One Auto Finance, 480 Jefferson Blvd., Warwick, RI 02886
5526965	Email/Text: Bankruptcy.RI@Citizensbank.com	Apr 11 2023 18:39:00	Citizens Bank NA, One Citizens Bank Way, Mailstop JCA115, Johnston, RI 02919
5526967	+ Email/Text: dylan.succa@commercialacceptance.net	Apr 11 2023 18:39:00	Commercial Acceptance, 2300 Gettysburg Road, Camp Hill, PA 17011-7303
5526969	Email/Text: mrdiscen@discover.com	Apr 11 2023 18:39:00	Discover Bank, PO Box 15316, Wilmington, DE 19850
5529339	Email/Text: mrdiscen@discover.com	Apr 11 2023 18:39:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
5526970	Email/Text: mrdiscen@discover.com	Apr 11 2023 18:39:00	Discover Bank/Products, Inc., PO Box 3025, New Albany, OH 43054-3025
5526972	+ Email/Text: FSBank@franklinservice.com	Apr 11 2023 18:39:00	Franklin Collection Services, 2978 W Jackson Street, Tupelo, MS 38801-6731
5526973	^ MEBN	Apr 11 2023 18:36:05	KML Law Group, P.C., BNY Mellon Independence Center, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
5526975	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 11 2023 18:44:32	Portfolio Recovery Associates, PO Box 12914, Norfolk, VA 23541
5526976	+ Email/Text: BKBCNMAIL@carringtonms.com	Apr 11 2023 18:39:00	The Bank of New York Mellon, Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806-5948
5526977	Email/PDF: ebn_ais@aisinfo.com	Apr 11 2023 18:44:26	Verizon, by American Infosource as agent, PO Box 4457, Houston, TX 77210-4457

TOTAL: 11

**BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a

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preferred address, or ## out of date forwarding orders with USPS.  
NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 13, 2023

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 11, 2023 at the address(es) listed below:

Name	Email Address
J. Zac Christman	on behalf of Debtor 1 Robert Korda zac@fisherchristman.com office@fisherchristman.com
Jack N Zaharopoulos	TWecf@pamd13trustee.com
Michael Patrick Farrington	on behalf of Creditor THE BANK OF NEW YORK MELLON F/K/A The Bank of New York as trustee for registered Holders of CWABS, Inc., Asset-Backed Certificates, Series 2005-7 mfarrington@kmlawgroup.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov

TOTAL: 4



Start mm/yyyy	End mm/yyyy	Plan Payment	Estimated Conduit Payment	Total Monthly Payment	Total Payment Over Plan Tier
04/2023	03/2026	\$ 0	N/A	\$ 0	\$ 0
				Total Payments:	\$ 0

2. If the plan provides for conduit mortgage payments, and the mortgagee notifies the Trustee that a different payment is due, the Trustee shall notify the Debtor and any attorney for the Debtor, in writing, to adjust the conduit payments and the plan funding. Debtor must pay all post-petition mortgage payments that come due before the initiation of conduit mortgage payments.

3. Debtor shall ensure that any wage attachments are adjusted when necessary to conform to the terms of the plan.

4. CHECK ONE: ( X ) Debtor is at or under median income. *If this line is checked, the rest of § 1.A.4 need not be completed or reproduced.*

**B. Additional Plan Funding From Liquidation of Assets/Other**

1. The Debtor estimates that the liquidation value of this estate is **\$ 112,605.06**.  
(Liquidation value is calculated as the value of all non-exempt assets after the deduction of valid liens and encumbrances and before the deduction of Trustee fees and priority claims.)

*Check one of the following two lines.*

\_\_\_ No assets will be liquidated. *If this line is checked, the rest of § 1.B need not be completed or reproduced.*

X Certain assets will be liquidated as follows:

2. In addition to the above specified plan payments, Debtor shall dedicate to the plan proceeds in the estimated amount of \$ **up 26,769** from the sale of property known and designated as **1300 Corby Road, Luzerne, Luzerne County, PA**. All sales shall be completed by **September 30, 2023**. If the property does not sell by the date specified, then the disposition of the property shall be as follows: **auction sale (or late sale if under contract by September 30, 2023)**.

3. Other payments from any source(s) (describe specifically) shall be paid to the Trustee as follows: \_\_\_\_\_

2. SECURED CLAIMS.

A. **Pre-Confirmation Distributions.** *Check one.*

X None. If "None" is checked, the rest of § 2.A need not be completed or reproduced.

B. **Mortgages (Including Claims Secured by Debtor's Principal Residence) and Other Direct Payments by Debtor.** *Check one.*

X None. If "None" is checked, the rest of § 2.B need not be completed or reproduced.

C. **Arrears, including, but not limited to, claims secured by Debtor's principal residence.** *Check one.*

\_\_\_ None. If "None" is checked, the rest of § 2.C need not be completed or reproduced.

X The Trustee shall distribute to each creditor set forth below the amount of arrearages in the allowed proof of claim. If post-petition arrears are not itemized in an allowed claim, they shall be paid in the amount stated below. Unless otherwise ordered, if relief from the automatic stay is granted as to any collateral listed in this section, all payments to the creditor as to that collateral shall cease, and the claim will no longer be provided for under § 1322(b)(5) of the Bankruptcy Code:

Name of Creditor	Description of Collateral	Estimated Pre-petition Arrears to be Cured	Estimated Post-petition Arrears to be Cured	Estimated Total to be paid in plan
The Bank of New York Mellon/ Carrington Mortgage Services	Debtor's Residence at 1300 Corby Road, Luzerne, Luzerne County, PA	\$ 44,149.47	N/A	\$ 0 (Paid direct from sale)

D. **Other secured claims (conduit payments, claims for which a § 506 valuation is not applicable, etc.)**

\_\_\_ None. If "None" is checked, the rest of § 2.D need not be completed or reproduced.

X The claims below are secured claims for which a § 506 valuation is not applicable, and can include: (1) claims that were either (a) incurred within 910 days of the petition date and secured by a purchase money security interest in a motor vehicle acquired for the personal use of the Debtor, or (b) incurred within 1 year of the petition date and secured by a purchase money security interest in any other thing of value; (2) conduit payments; or (3) secured claims not provided for elsewhere.

1. The allowed secured claims listed below shall be paid in full and their liens retained until the earlier of the payment of the underlying debt determined under nonbankruptcy law or discharge under § 1328 of the Code.
2. In addition to payment of the allowed secured claim, present value interest pursuant to 11 U.S.C. §1325(a)(5)(B)(ii) will be paid at the rate and in the amount listed below, unless an objection is raised. If an objection is raised, then the court will determine the present value interest rate and amount at the confirmation hearing.
3. Unless otherwise ordered, if the claimant notifies the Trustee that the claim was paid, payments on the claim shall cease.

Name of Creditor	Description of Collateral	Principal Balance of Claim	Interest Rate	Total to be Paid in Plan
The Bank of New York Mellon/ Carrington Mortgage Services	Debtor's Residence	\$ 145,000 (estimate)	3.875%	\$ 0 (Paid Direct from Sale)
Citizens Bank, NA	2018 Ford F150	\$ 15,000	Est.	\$ 16,000

**E. Secured claims for which a § 506 valuation is applicable.** *Check one.*

X None. If "None" is checked, the rest of § 2.E need not be completed or reproduced.

**F. Surrender of Collateral.** *Check one.*

X None. If "None" is checked, the rest of § 2.F need not be completed or reproduced.

**G. Lien Avoidance.** *Do not use for mortgages or for statutory liens, such as tax liens. Check one.*

X None. If "None" is checked, the rest of § 2.G need not be completed or reproduced.

**3. PRIORITY CLAIMS.**

**A. Administrative Claims**

1. Trustee's Fees. Percentage fees payable to the Trustee will be paid at the rate fixed by the United States Trustee.

2. Attorney's fees. Complete only one of the following options:

- a. In addition to the retainer of \$ 2,000 already paid by the Debtor, the amount of \$ 2,500 in the plan. This represents the unpaid balance of the presumptively reasonable fee specified in L.B.R. 2016-2(c); or
- b. \$ \_\_\_\_\_ per hour, with the hourly rate to be adjusted in accordance with the terms of the written fee agreement between the Debtor and the attorney. Payment of such lodestar compensation shall require a separate fee application with the compensation approved by the Court pursuant to L.B.R. 2016-2(b).

3. Other. Other administrative claims not included in §§ 3.A.1 or 3.A.2 above.  
*Check one of the following two lines.*

X None. *If "None" is checked, the rest of § 3.A.3 need not be completed or reproduced.*

**B. Priority Claims (including certain Domestic Support Obligations).**

Allowed unsecured claims, entitled to priority under § 1322(a) will be paid in full unless modified under § 9.

Name of Creditor	Estimated Total Payment

**C. Domestic Support Obligations assigned to or owed to a governmental unit under 11 U.S.C. §507(a)(1)(B).** *Check one of the following two lines.*

X None. *If "None" is checked, the rest of § 3.C need not be completed or reproduced.*

**4. UNSECURED CLAIMS**

**A. Claims of Unsecured Nonpriority Creditors Specially Classified.** *Check one of the following two lines.*

X None. *If "None" is checked, the rest of § 4.A need not be completed or reproduced.*

**B. Remaining allowed unsecured claims will receive a pro-rata distribution of funds remaining after payment of other classes.**

**5. EXECUTORY CONTRACTS AND UNEXPIRED LEASES. Check one of the following two lines.**

X None. If "None" is checked, the rest of § 5 need not be completed or reproduced.

**6. VESTING OF PROPERTY OF THE ESTATE.**

**Property of the estate will vest in the Debtor upon**

*Check the applicable line:*

     plan confirmation.

X entry of discharge.

     closing of case:

**7. DISCHARGE: (Check one)**

(X) The debtor will seek a discharge pursuant to § 1328(a).

( ) The debtor is not eligible for a discharge because the debtor has previously received a discharge described in § 1328(f).

**8. ORDER OF DISTRIBUTION:**

If a pre-petition creditor files a secured, priority or specially classified claim after the bar date, the Trustee will treat the claim as allowed, subject to objection by the Debtor.

Payments from the plan will be made by the Trustee in the following order:

Level 1	Adequate protection payments	\$ -0-	
Level 2	Debtor's attorney's fees.	\$ 2,500	
Level 3	Domestic Support Obligations	\$ -0-	
Level 4	Priority claims, pro rata	\$ -0-	
Level 5	Secured claims, pro rata	\$ 16,000	
Level 6	Specially classified unsecured claims	\$ -0-	
Level 7	General unsecured claims	\$ 6,027.15	
Level 8	Untimely filed unsecured claims to which the debtor(s) has/have not objected.	\$ -0-	
	Subtotal		\$ 24,627.15
	Trustee Commission (Estimated at 8%)	\$ 2,141.85	
	Total		\$ 26,769

*If the above Levels are filled in, the rest of § 8 need not be completed or reproduced.*



## 9. NONSTANDARD PLAN PROVISIONS

**Include the additional provisions below or on an attachment. Any nonstandard provision placed elsewhere in the plan is void. (NOTE: The plan and any attachment must be filed as one document, not as a plan and exhibit.)**

- A. This Plan contains 1) a chart in Section 8, above, that contains estimated distributions to each class of creditors, in addition to all other items required by the Model Plan; and 2) no signature line for a joint debtor, as there is none.

Dated: March 9, 2023

/s/ J. Zac Christman  
J. Zac Christman, Esquire, Attorney for Debtor

/s/ Robert Korda  
**ROBERT KORDA**, Debtor

By filing this document, the debtor, if not represented by an attorney, or the Attorney for Debtor also certifies that this plan contains no nonstandard provisions other than those set out in § 9.